

**Information to identify the case:**

Debtor 1	<u>Jennifer L. Cercone</u>	Social Security number or ITIN	xxx-xx-1274
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number:	17-23127-JAD		

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Jennifer L. Cercone

12/14/22

**By the court:** Jeffery A. Deller  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
  - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
  - ◆ some debts which the debtors did not properly list;
  - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
  - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
  - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
  - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Jennifer L. Cercone  
Debtor

Case No. 17-23127-JAD  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2  
Date Rcvd: Dec 14, 2022

User: auto  
Form ID: 3180W

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Total Noticed: 41

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 16, 2022:

Recip ID	Recipient Name and Address
db	+ Jennifer L. Cercone, 727 Newport Drive, Pittsburgh, PA 15234-2544
cr	+ Township of Baldwin, Goehring, Rutter, and Boehm, 437 Grant Street, 14th Floor, Frick Building, Pittsburgh, PA 15219 UNITED STATES OF AMERICA 15219-6101
14670238	+ Allegheny Health Network, POB 645266, Pittsburgh, PA 15264-5250
14670244	++ COLUMBIA GAS, 290 W NATIONWIDE BLVD 5TH FL, BANKRUPTCY DEPARTMENT, COLUMBUS OH 43215-4157 address filed with court:, Columbia Gas of PA, 121 Champion Way, Suite 100, Cincinnati, OH 45274-2510
14670243	+ Collection Service C, 250 Mt Lebanon Blvd, Pittsburgh, PA 15234-1252
14670245	+ Credit Protection Assoc, Po Box 802068, Dallas, TX 75380-2068
14670248	+ Duquense Light Company, POB 67, Manchaug, MA 01526-0067
14670250	+ Jordan Tax Service, 102 Rahway Road, Canonsburg, PA 15317-3349
14670252	+ Nissan Motor Acceptance Corp/Infinity Lt, 2901 Kinwest Pkwy, Irving, TX 75063-5816
14670254	+ Pennsylvania American Water, 800 W. Hershey Park Drive, Hershey, PA 17033-2400
14670255	+ Stonegate Mortgage Corp, 4894 Greenville Ave Ste, Dallas, TX 75206-4120
14704675	+ Township of Baldwin, Goehring, Rutter & Boehm, c/o Jeffrey R. Hunt, Esquire, 437 Grant Street, 14th Floor, Frick Building Pittsburgh, PA 15219-6101

TOTAL: 12

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Dec 15 2022 05:03:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Dec 15 2022 00:02:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Dec 15 2022 05:03:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Dec 15 2022 00:02:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ Email/Text: ebnjts@grblaw.com	Dec 15 2022 00:02:00	Municipality of Mt. Lebanon/Mt. Lebanon School Dis, Goehring, Rutter & Boehm, 437 Grant Street, 14th Floor, Frick Building, Pittsburgh, PA 15219, UNITED STATES 15219-6101
cr	+ Email/Text: ebnpeoples@grblaw.com	Dec 15 2022 00:02:00	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828
14670236	+ EDI: CCS.COM	Dec 15 2022 05:03:00	06 Nationwide Insura, c/o Credit Collection, POB 9134, Needham Heights, MA 02494-9134

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14670239	^	MEBN	Dec 14 2022 23:57:50	ARS/Account Resolution Specialist, Po Box 459079, Sunrise, FL 33345-9079
14670237	+	Email/Text: bncnotifications@phea.org	Dec 15 2022 00:02:00	Aes/phea-keycon, Pob 61047, Harrisburg, PA 17106-1047
14670241		Email/Text: bankruptcies@ccf.org	Dec 15 2022 00:02:00	Cleveland Clinic, 9500 Euclid Ave, Cleveland, OH 44195
14670240	+	EDI: CAPITALONE.COM	Dec 15 2022 04:58:00	Capital One, Attn: Bankruptcy, Po Box 30253, Salt Lake City, UT 84130-0253
14670246	+	EDI: NAVIENTFKASMDOE.COM	Dec 15 2022 05:03:00	Dept Of Ed/Navient, Attn: Claims Dept, P.O. Box 9635, Wilkes Barr, PA 18773-9635
14670247	+	EDI: DISCOVER.COM	Dec 15 2022 04:58:00	Discover Financial, Po Box 3025, New Albany, OH 43054-3025
14850383		Email/Text: ECMCBKNotices@ecmc.org	Dec 15 2022 00:02:00	ECMC, PO BOX 16408, St. Paul, MN 55116-0408
14705522		Email/Text: bankruptcy@homepointfinancial.com	Dec 15 2022 00:02:00	Home Point Financial Corporation, 11511 Luna Road, Suite 300, Farmers Branch, TX 75234
14670249	+	EDI: LCIICSYSTEM	Dec 15 2022 04:58:00	IC Systems, Inc, Attention: Bankruptcy, Po Box 64378, St Paul, MN 55164-0378
14670251	+	Email/Text: PBNCNotifications@peritussservices.com	Dec 15 2022 00:02:00	Kohls/Capital One, Kohls Credit, Po Box 3043, Milwaukee, WI 53201-3043
15403590	+	EDI: AISMIDFIRST	Dec 15 2022 04:58:00	MidFirst Bank, Bankruptcy Department, 999 NW Grand Boulevard, #110, Oklahoma City, OK 73118-6051
14704673	+	Email/Text: ebnjts@grblaw.com	Dec 15 2022 00:02:00	Municipality of Mt. Lebanon/Mt. Lebanon SD, Goehring, Rutter & Boehm, c/o Jeffrey R. Hunt, Esquire, 437 Grant Street, 14th Floor, Frick Building, Pittsburgh, PA 15219-6101
14721829		EDI: NAVIENTFKASMDOE.COM	Dec 15 2022 05:03:00	Navient Solutions, LLC on behalf of, Department of Education Loan Services, PO BOX 9635, Wilkes-Barre, PA 18773-9635
14674889		Email/Text: NissanBKNotices@nationalbankruptcy.com	Dec 15 2022 00:02:00	Nissan, POB 660366, Dallas, TX 75266-0366
14670253	+	Email/Text: bncnotifications@phea.org	Dec 15 2022 00:02:00	P H E A A/HCB, Attn: Bankruptcy, 1200 N 7th St 3rd Floor, Harrisburg, PA 17102-1444
14698666	+	Email/Text: bncnotifications@phea.org	Dec 15 2022 00:02:00	PHEAA, PO BOX 8147, HARRISBURG PA 17105-8147
14709958		EDI: PRA.COM	Dec 15 2022 05:03:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14670821	+	EDI: RECOVERYCORP.COM	Dec 15 2022 05:03:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14670256	+	EDI: RMSC.COM	Dec 15 2022 04:58:00	Synchrony Bank, Attn: Bankruptcy, Po Box 956060, Orlando, FL 32896-0001
14670257	+	EDI: RMSC.COM	Dec 15 2022 04:58:00	Synchrony Bank/Old Navy, Attn: Bankruptcy, Po Box 956060, Orlando, FL 32896-0001
14670258	+	Email/Text: bankruptcydepartment@tsico.com	Dec 15 2022 00:03:00	TSI, Po Box 15609, Wilmington, DE 19850-5609
14670259	+	Email/Text: BankruptcyNotice@upmc.edu	Dec 15 2022 00:03:00	UPMC, POB 371472, 2 Hot Metal Street, Pittsburgh, PA 15203-2348
14713580		EDI: AIS.COM	Dec 15 2022 05:03:00	Verizon, by American InfoSource LP as agent, PO Box 248838, Oklahoma City, OK 73124-8838
14670260	+	EDI: VERIZONCOMB.COM	Dec 15 2022 04:58:00	Verizon, Verizon Wireless Bankruptcy Administrati, 500 Tecnolgy Dr Ste 500, Weldon Springs, MO 63304-2225

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**BYPASSED RECIPIENTS**

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Duquesne Light Company
cr		MIDFIRST BANK
cr		NISSAN - INFINITI LT INC.
cr		Stonegate Mortgage Corporation
14670242		Col
14752190		Duquesne Light Company
cr	*	ECMC, P.O. BOX 16408, ST. PAUL, MN 55116-0408
cr	*P++	HOME POINT FINANCIAL CORPORATION, 11511 LUNA ROAD, 2ND AND 3RD FLOOR, FARMERS BRANCH TX 75234-6451, address filed with court., Home Point Financial Corporation, 11511 Luna Road, Suite 300, Farmers Branch, TX 75234
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 6 Undeliverable, 3 Duplicate, 0 Out of date forwarding address

**NOTICE CERTIFICATION**

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 16, 2022

Signature: /s/Gustava Winters**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 14, 2022 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor MIDFIRST BANK bnicholas@kmlawgroup.com
David A. Scott	on behalf of Creditor NISSAN - INFINITI LT INC. scott@lg-law.com
Denise Carlon	on behalf of Creditor MIDFIRST BANK dcarlon@kmlawgroup.com
Gary William Short	on behalf of Debtor Jennifer L. Cercone garyshortlegal@gmail.com gwshort@verizon.net
Jeffrey R. Hunt	on behalf of Creditor Municipality of Mt. Lebanon/Mt. Lebanon School District jhunt@grblaw.com
Jeffrey R. Hunt	on behalf of Creditor Township of Baldwin jhunt@grblaw.com
Jerome B. Blank	on behalf of Creditor Stonegate Mortgage Corporation jblank@pincuslaw.com
Keri P. Ebeck	on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com jbluemle@bernsteinlaw.com
Office of the United States Trustee	ustregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteewdpa.com

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S. James Wallace

on behalf of Creditor Peoples Natural Gas Company LLC [ecfpeoples@grblaw.com](mailto:ecfpeoples@grblaw.com) [Equitablebankruptcy@peoples-gas.com](mailto:Equitablebankruptcy@peoples-gas.com)

TOTAL: 11